

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JODY R. CLARK

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-24248 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/25/2017 and confirmed on 4/24/18 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		111,360.00
Less Refunds to Debtor	626.99	
TOTAL AMOUNT OF PLAN FUND		110,733.01

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,097.45	
Trustee Fee	5,033.28	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,130.73

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - OWNER TRUSTEE I Acct: 4642	0.00	59,205.94	0.00	59,205.94
	GS MORTGAGE-BACKED SECURITIES TR Acct: 4642	2,259.82	2,259.82	0.00	2,259.82
	HUNTINGTON NATIONAL BANK(*) Acct: 8201	1,746.95	1,746.95	87.42	1,834.37
	WELLS FARGO BANK NA D/B/A WELLS FA Acct: 2069	21,934.22	21,934.22	1,860.59	23,794.81
					87,094.94

Priority					
	CHARLES O ZEBLEY ESQ* Acct:	0.00	0.00	0.00	0.00
	JODY R. CLARK Acct:	0.00	0.00	0.00	0.00
	JODY R. CLARK Acct:	626.99	626.99	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct:	0.00	0.00	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct:	4,097.45	4,097.45	0.00	0.00

*** NONE ***

Unsecured					
	BEST BUY CREDIT SERVICES Acct: 9599	0.00	0.00	0.00	0.00
	MIDLAND FUNDING LLC Acct: 4642	5,130.42	5,130.42	0.00	5,130.42
	SYNCHRONY BANK Acct: 0276	2,737.34	2,737.34	0.00	2,737.34
	PYOD LLC - ASSIGNEE Acct: 2613	478.04	478.04	0.00	478.04
	DISCOVER BANK(*) Acct: 1160	4,830.15	4,830.15	0.00	4,830.15
	SYNCHRONY BANK	1,331.39	1,331.39	0.00	1,331.39

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9019				
	SEARS CREDIT CARDS	0.00	0.00	0.00	0.00
	Acct: 2283				
	ANGELA CLARK	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CBNA	0.00	0.00	0.00	0.00
	Acct:				
					14,507.34

TOTAL PAID TO CREDITORS

101,602.28

TOTAL CLAIMED

PRIORITY 0.00

SECURED 25,940.99

UNSECURED 14,507.34

Date: 04/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

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IN RE:

JODY R. CLARK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-24248 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jody R. Clark
Debtor

Case No. 17-24248-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 27, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2023:

Recip ID	Recipient Name and Address
db	+ Jody R. Clark, 202 Florence Drive, Uniontown, PA 15401-9059
14790868	The Huntington National Bank, P O Box 894254, Cleveland OH 44101-8539
15592636	U.S. Bank Trust National Association et al, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14715828	+ Wells Fargo Dealer Svcs. BK Department, P.O. Box 3569, Rancho Cucamonga, CA 91729-3569

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 27 2023 23:29:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14715818	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2023 23:37:00	Best Buy Visa, P.O. Box 790441, Saint Louis, MO 63179-0441
14715819	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 27 2023 23:37:09	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14715821	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2023 23:37:00	CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007
14715820	Email/PDF: gecsed@recoverycorp.com	Apr 27 2023 23:37:04	CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
14715822	Email/PDF: creditonebknofications@resurgent.com	Apr 27 2023 23:37:11	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14715823	Email/Text: mrdiscen@discover.com	Apr 27 2023 23:28:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14790703	Email/Text: mrdiscen@discover.com	Apr 27 2023 23:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15524808	+ Email/Text: mtgbk@shellpointmtg.com	Apr 27 2023 23:28:00	GS Mortgage-Backed Securities Trust 2022-RPL2, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15340511	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 27 2023 23:29:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
15471196	+ Email/Text: mtgbk@shellpointmtg.com	Apr 27 2023 23:28:00	Goldman Sachs Mortgage Company, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14715824	Email/Text: bankruptcy@huntington.com	Apr 27 2023 23:29:00	Huntington National Bank, Bankruptcy Department, 2361 Morse Road--NC2W12, Columbus, OH 43229-5856
14715825	Email/PDF: gecsed@recoverycorp.com	Apr 27 2023 23:37:10	Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14828267	+ Email/Text: bankruptcydpt@mcmcg.com		

District/off: 0315-2

User: auto

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		Apr 27 2023 23:29:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14715826	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 27 2023 23:28:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Dallas, TX 75019-4620
14951489	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 27 2023 23:28:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attention: Bankruptcy Department, PO Box 619096, Dallas TX 75261-9096
14717239	+ Email/PDF: rmscedi@recoverycorp.com	Apr 27 2023 23:37:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14830790	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2023 23:37:05	PYOD, LLC its successors and assigns as assignee, of MHC Receivables, LLC and FNBM, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14715827	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2023 23:37:12	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
14816994	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2023 23:37:03	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14801583	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 27 2023 23:37:04	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		GS Mortgage-Backed Securities Trust 2022-RPL2, c/o
cr		Goldman Sachs Mortgage Company
cr		Goldman Sachs Mortgage Company c/o Shellpoint Mort
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		U.S. BANK TRUST NATIONAL ASSOCIATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	

District/off: 0315-2

User: auto

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on behalf of Debtor Jody R. Clark COZ@Zeblaw.com Lori@Zeblaw.com,Janet@Zeblaw.com,Sheila@Zeblaw.com

Daniel R. White

on behalf of Debtor Jody R. Clark lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert H. Slone, Trustee

on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfbis.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com

TOTAL: 7